

July 3, 2006

Federal Trade Commission,

My name is Lorri Taylor. My husband, Terry Taylor, and I have been independent business owners in the Amway/Quixtar business for over 30 years. We joined this direct selling corporation straight out of college, University of North Carolina, where my husband was captain of the football team, on full scholarship and I was a member of the basketball team.

After marrying for love over 32 years ago, we started out with that love and no money. We saw this business opportunity and knew we could work hard and make it happen with ethics, morals, honesty and integrity. Our immediate goal was to just make a couple of hundred dollars to make ends meet. Our goal later became "diamond" because we began to see success (thru our hard work) and saw bigger dreams in our future. We achieved that goal in 1983.

Our first son, we have 4, was born with spastic, quadriplegic cerebral palsy. I had been a teacher before his birth and had an extreme desire to stay home and take care of him. I was only able to do this because of our direct selling business. My husband was also able to retire from a regular job in 1980, six years after I did.

When we were shown the business in 1974, we were given information, total disclosure, about the incomes, told it did not work for everyone, told it was not an easy business to build, etc. We have always done the same for every person we have shared the business with since that time. We give all the proper handouts required by Quixtar. We tell EVERY prospect this is not a "get rich quick" scheme.

I have read your proposals and want to share with you how much waiting 7 days would hurt our business. There have been literally hundreds of times my husband has traveled more than 2 hours (4 hours round trip) to do presentations. The way the business is done now, with technology, we many times sign the person up after that meeting. This saves time in more 4 hour trips by being able to show them how to navigate the site (and many times signing up someone for them and being able to train more than one person at one sitting), setting up their IBO number, actually showing them how to order, actually doing an order for them, etc. This saves us time and money by not having to return 7 days later to do what we could have done in one trip.

Your proposal requiring a list of local IBO's for a prospect to contact would SEVERELY hurt someone who was just starting their own business. It would probably help my husband and I since we do make a good living in this business but would be horrible for a new person, trying to live the American Dream in achieving success (and because they are starting out, they have no credibility on income to show for it). If today, I were checking out solid business owners and on the list of 10, there was someone who was willing to help me who was making over \$100,000 and someone who was

making nothing, I WOULD CERTAINLY NOT WASTE PRECIOUS TIME with someone who had not proven themselves. This isn't fair.

The proposal about a disclosure document would scare most people to not joining any direct selling company. We have 4 sons, our oldest is severely handicapped, our other 3 sons are actively building this business. All kids, 18-30 years old are extremely cautious when any legal documentation or legal jargon is used in conjuncture with business. This would also be very harmful to our business.

As I stated before, I have no problem with specific earnings disclosure but think it is very harmful and not fair to a new person starting up. You are making the to of the leadership at an advantage over all people who are just starting out and trying to make a living for themselves.

By the FTC requiring business owners to offer our financial records, I feel not only is that an invasion of our privacy but I feel you are hurting people again who are starting out and hurting people's ego if they have been in a while, are not where they want to be, are still working hard and lose their self-confidence because you are forcing them to disclose their current earnings (or non earnings) which in turn could make them quit (when they seriously could be on the brink of making quite a lot of money). I have seen this happen many, many times in our business life.

I hope you will consider our 30 years of actual experience in the direct selling field.

Thank you for listening.

Sincerely,

Lorri D. Taylor